



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

August, 2025

Q: I don't feel like my current Medicare Advantage Plan is the best one for me. I would like to change it. I was told I can't do this until the Medicare Open Enrollment Period. When is that?

A: The Medicare Annual Enrollment Period is October 15 – December 7. During this time, you can make changes to various aspects of your Medicare Advantage and Part D drug coverage.

These changes include switching from traditional Medicare to a Medicare Advantage plan (or vice versa), switching between Medicare Advantage plans, and electing or switching between Medicare Part D prescription drug plans. Changes made during the Open Enrollment Period will start the following January.

One of the best tools to help you during the Medicare Annual Enrollment Period is the Planfinder Tool located at [medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan). It takes you step-by-step through available Medicare

Advantage and Part D prescription drug plans while taking your prescription drug costs into consideration.

If you want to get an early start, you can set up a [MyMedicare.gov](https://www.mymedicare.gov) account. You can register for online access to your preventive health information and track your preventive services, get a calendar of the Medicare-covered tests and screenings you are eligible for, and print a report to take to your health care provider.

If you have already created an account on [MyMedicare.gov](https://www.mymedicare.gov), you will use that same username and password to log into the new Plan Finder – there is no need to create another account.

Another great resource for Medicare beneficiaries is SHIP! The State Health Insurance Assistance Program (SHIP) provides free, impartial assistance with Medicare questions.

SHIP Counselors are thoroughly trained and are located throughout Indiana.

You can meet with a SHIP Counselor by phone, virtually with an online meeting, and in many areas, in person. You can see a list of our Indiana locations at www.in.gov/ship/find-an-indiana-ship-location.

SHIP Counselors can help walk you through the online Planfinder Tool. SHIP also offers events throughout Indiana. You can find a current list of events at www.in.gov/ship/ship-presentations-and-events.

Find SHIP on Facebook at [Facebook.com/Indiana.SHIP](https://www.facebook.com/Indiana.SHIP). SHIP often hosts Live Educational events on Facebook that assist Medicare beneficiaries. You can also find these videos on our YouTube channel.

If you or someone you know have questions about the Annual Enrollment Period, the Planfinder Tool, [MyMedicare.gov](https://www.mymedicare.gov), or any other Medicare related topic, contact SHIP at (800) 452-4800, or online at www.medicare.in.gov.